

PASSIONATE • PROFESSIONAL • CARING

# eldon

2014-  
-2015

ANNUAL REPORT &  
FINANCIAL STATEMENTS

eldon housing

“The best thing  
I ever did was  
to move to  
Lindsay Court”



“Excellent  
services from  
the staff  
who are  
always happy”



“The  
management  
are very  
helpful”



“Staff at Fellows  
Court are really  
wonderful, the  
food is excellent”



# Chairman's Report

I am pleased to introduce the Association's Annual Report for this my first year as Chairman.

The year was predominantly one of consolidation which took us through not only a review of our Business Strategy but also the Plan for the next 5 years.

Having been unable to complete the 2012/2015 Affordable Housing Development Programme by the required 31st March 2015 deadline, the Board of Management reviewed its business risks and have put in place a comprehensive register detailing current actual risks to facilitate effective monitoring of the business.

As with many other Registered Providers an extension of time to complete the remaining scheme was granted by the Greater London Authority and we look forward to the last scheme being completed later this year.

During the year, two more of our client organisations, Croydon Unitarian Housing Association and East Grinstead Housing Society, chose to transfer their business and assets to the Association through mergers. These were completed in December 2014 which has resulted in a substantial impact upon our Balance Sheet as reported on page 12.

We have also seen an increase in our membership numbers as a result of these mergers with some of their Committee members and tenants showing true support in becoming part of Eldon Housing Association.

The Association, within its Business Plan, will be seeking to provide its client services to other organisations. Increasing this area of operations will provide additional income to Eldon and ensure the continued success and viability of the business.

Whilst gaining new Board members the Association lost a long standing Board Member at last year's AGM, Miss Ethel Dixon, who as a tenant brought a valuable perspective to the Association's business deliberations and assisted in the transition out of the Supporting People funding regime to a welfare service for our Sheltered Housing tenants.

I take this opportunity of expressing the Boards thanks to all of the Eldon staff who provide high quality services to our tenants, service users and clients ensuring the reputation of the Association is maintained.

Being my first year I also thank the members of the Board of Management for their support and advice throughout the year and look forward to the continuation of this support in the coming year.

  
**Alan Catterick**  
Chairman



# Chief Executive's Report

This year saw the Association achieving its identified Value for Money improvements in this way it delivers its services and manages its internal resources.

Some key successes in bringing value to the business this year were:-

- Acceptance on the London Borough of Croydon's Integrated Framework Agreement as the top provider of Housing Support Services within Extra Care Sheltered Schemes demonstrating not only its quality service but its value for money.
- Restructuring its Facilities Management catering, cleaning and asset management teams resulting in reduced costs and improved services. This service represents 50% of the Association's business (see page 6).
- Reduction in management unit cost through two mergers creating economies of scale. See the Chairman's Report (page 1).
- The creation of an Employee Forum (see page 8) has not only improved communications between Management and front-line staff but enhanced those personal services which the Association takes pride in delivering.
- The creation of a Tenants' Panel has improved communication beyond feedback through tenant surveys which will lead to greater involvement and effective management changes in future years (see page 10).

- By remodelling one of its oldest schemes the Association has been able to provide much needed Dementia Extra Care Services at a lower cost than Residential Care thereby giving value to tenants and Croydon Council.

With the importance of Value for Money growing the Association will be seeking to share its expertise with other local providers, including physical sustainability solutions to providers of older style sheltered accommodation enabling them to continue to meet the needs of the community.

The Association also prides itself in helping other organisations to stay independent by providing the regulatory compliance and support services necessary for them to do so.

The economy of scale achieved by resource sharing gives value for money for providers and their tenants.

Being flexible, proactive, innovative and professional the Association looks towards another successful year.



**Elizabeth Rangé**  
Chief Executive



# Tenants Survey 2015

The number of surveys distributed to our sheltered housing tenants increased to 197 in 2015 compared with 173 in 2014. The response rate of 64% is a 6% increase on last year.

Tenants at Lingfield Lodge and Marten House were included for the first time following their transfer to Eldon at the start of 2015.

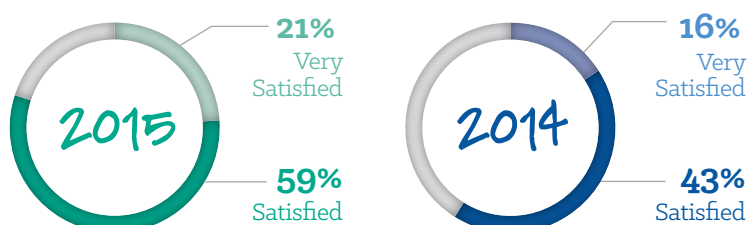
We are delighted that our ratings as an 'Excellent' Landlord increased from 25% in 2014 to 29% in 2015 and 'Good' from 38% to 51%.

The following extract from our survey shows the results in key areas that are important to our tenants.

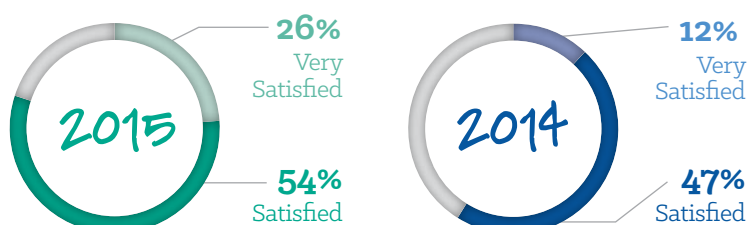
## Keeping Tenants Informed



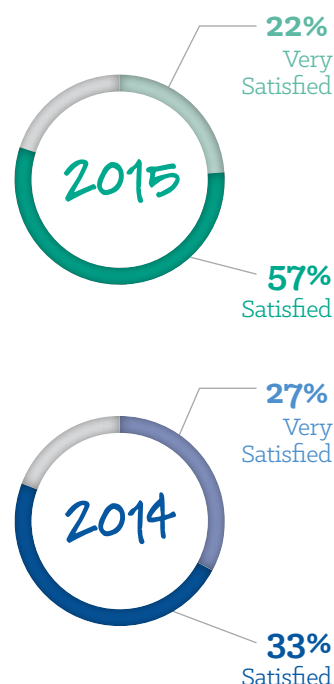
## Taking Tenant's Views Into Account



## Repairs & Maintenance



## Value for Money for rent



Following an increase in the number of 'no answers' in 2014 the survey was reviewed and amendments made which has resulted in a reduction in 'no answers' in all but 2 questions – in some cases quite substantially.

We continue to look at ways of improving how we keep our tenants informed and the increase in the Very Good and Good results in this area is an indication that we are moving in the right direction. Our Tenant Services Team will be writing to all tenants with a 'You Said – We Did' letter as a follow up to the survey and the results will also be published in our tenant magazine 'The Link'.

# Our Stock

The Association's stock increased during the year to 31st March 2015 as a result of the transfer of Lingfield Lodge from East Grinstead Housing Society Ltd and Marten House from Croydon Unitarian Housing Association Ltd.



## 30a Russell Hill, Purley

### General Needs Accommodation

- 4 x 1 Bedroom Flats
- 7 x 2 Bedroom Flats

## Ashdown House, Bletchingley Road, Merstham (managed by a specialist provider)

### Accommodation for recovering mentally ill

- 7 x 1 Bedroom Flats



## Bardsley Court, Selhurst Road, South Norwood

### Flexible Care Sheltered Housing Scheme

- 3 x Studio Flats
- 24 x 1 Bedroom Flats

## Claremont Court, Selhurst Road, South Norwood

### Ordinary Sheltered Housing Scheme

- 11 x 1 Bedroom Flats
- 1 x 2 Bedroom Flat
- 3 x 2 Bedroom Bungalows



## Coombe Road, Croydon

### General Needs Accommodation

- 4 x 3 Bedroom Flats
- 2 x 4 Bedroom Flats

## Fellows Court, Morland Road, Addiscombe

### Extra Care Sheltered Housing Scheme

- 32 x 1 Bedroom Flats
- 8 x 2 Bedroom Flats



## Garden Court, Park Hill Rise, Croydon

### Ordinary Sheltered Housing Scheme

- 24 x 1 Bedroom Flats
- 9 x 1 Bedroom Bungalows

## Joan Nightingale House, Bolnore Road, Haywards Heath

### Flexible Care Sheltered Housing Scheme

- 21 x Studio Flats
- 4 x 1 Bedroom Flats
- 1 x 2 Bedroom Flat



## Lindsay Court, Eden Road, Croydon

### Extra Care Sheltered Housing Scheme

- 6 x Studio Flats
- 23 x 1 Bedroom Flats

## Lingfield Lodge, London Road, East Grinstead

### Flexible Care Sheltered Housing Scheme

- 21 x Ensuite Rooms
- 1 x 1 Bedroom Flat
- 2 x 2 Bedroom Flats



## Marten House, Campden Road, South Croydon

### Ordinary Sheltered Housing Scheme

- 11 x Studio Flat
- 3 x 1 Bedroom Flats

## Westdene, Chatsworth Road, Croydon

### Extra Care Sheltered Housing Scheme

- 4 x 2 Bedroom Flats
- 16 x 1 Bedroom Flats



# Facilities Management Team

The Association's Facilities Management team makes up 60% of the Association's 100 plus frontline staff, they are based in our own sheltered housing schemes and 3 Croydon Council Resource Centres through the Association's Facilities Management Contract within the Homes for the Future (New 4 Old) PFI Project.

The team comprises Facilities Manager, Assistant Facilities Manager, Administrator, Maintenance Officers, Premises Manager/Officers, Catering, Laundry and Domestic teams.

The majority of the team work at 3 Croydon Council Resource Centres; Addington Heights in New Addington, Heavers Centre in South Norwood and Langley Oaks in Selsdon. The Association's contract to provide these properties with Facilities Management Services is the 5th largest contract that Croydon Council holds and we are proud that our partnership with Croydon Council continues to go from strength to strength.

Our professional catering service provides 350 freshly prepared meals every day. Regular training ensures the Catering Team remain up to date with current food safety legislation.

During the summer of 2014 we reviewed all of our menus and produced a directory of allergens contained within our meals in order to provide this important information to tenants, service users and care staff.

In February 2015 we achieved BICSc (British Institute of Cleaning Science) accreditation as an Approved Assessment Centre for training, our Domestic Team are now working towards this industry recognised standard.

In the 12 months up to 31st March 2015 99% of calls received to our Help Desk were responded to within the laid down rectification times, exceeding our target of 97%. The Help Desk facility has been in operation since 2009 and the team's response times have never dropped below the 97% target.

The Facilities Management Team will continue to look at ways to improve the level of service provided to our current stakeholders as well as investigating ways to expand by working with new partners.

**David Nixon**  
Facilities Manager

## Facilities Management Help Desk

### 1st April 2014 – 31st March 2015

Our Freephone Help Desk facility is available 24 hours a day 7 days a week. During office hours this is manned by our Services Administrator based at Head Office and out of hours, including weekends and Bank Holidays, by our Maintenance Officers on a rota basis.

The majority of reports received by the Help Desk from our own tenants or staff are maintenance based whereas the reports received from Croydon Council's Homes for the Future Schemes include maintenance, domestic and catering issues where the contract requires everything no matter how small to be reported through our Help Desk.

The increase in the number of reports this year is as a result of the Help Desk system being expanded to record planned maintenance.

	2014/2015	2013/2014
Total number of calls to Help Desk	4306	3492
Calls from Eldon Schemes	1286	922
Calls from Eldon Schemes responded to within laid down rectification times	1280 99%	915 99%
Calls from Homes for the Future Schemes*	3020	2570
Calls from Homes for the Future Schemes* responded to within laid down rectification times	3015 99%	2524 98%

\* These are 3 Registered Care Homes and 1 Extra Care Sheltered Housing Scheme with Day Centres and office accommodation at which the Association provides full Facilities Management services.

Our target is to respond to 97% of reports within the laid down rectification times and the Facilities Management Team continue to exceed this target.

“Maintenance staff are excellent could not wish for a better team - all helpful and friendly”



# HR Team

The Association's staff team of 117 comprises, Management & Administrative staff based at our Head Office, Scheme based Managers, Carers, Domestic/Laundry and Catering Staff plus mobile Maintenance Officers.

In March 2014 we carried out a satisfaction survey of all staff which included a series of questions relating to employee involvement, organisational direction, management practices, pride and motivation.

Over half of our staff team responded and overall the feedback was positive with the majority agreeing with most of the positive statements, with the lower scoring areas being considered areas to improve rather than recover from. The highest scoring areas and those requiring improvement are shown on the opposite page.

The results of this survey were shared within our staff newsletter and lead to the creation of an Employee Forum comprising 7 members representing all areas of the Association's business. The Forum's aim is to improve communication between employees and management and it's first task was to consider the areas identified for improvement from the staff survey.

As a result of a recommendation from the Employee Forum the Association plans to implement a HealthCare Cash Plan Benefit Scheme providing cash back on everyday healthcare plus a 24 hour confidential Employee Assistance Advice line. These benefits, which we hope to implement in Autumn 2015, will be funded by the Association and employees are expected to get value from these both in terms of their health and wellbeing as well as financially.

The contract to provide Facilities Management Services at 3 Resource Centres and 1 Extra Care Sheltered Housing Scheme through Croydon Council's Homes for the Future (New 4 Old) PFI project requires a benchmarking exercise to be completed after 5 years.

The result of this first benchmarking exercise demonstrated that we were offering a very competitive service compared to market rates. In order to remain competitive we agreed to work in partnership with Croydon Council to review our service delivery and embarked on a staff restructure that would ensure that the quality of service remained high and that it continued to meet the developing needs of our stakeholders.

The start of the new financial year saw a period of staff consultation and we were pleased to be able to accommodate the majority of existing staff in the new structure with only a small number of redundancies. The new structure was implemented in June 2015 and is already proving to be a success with both staff and stakeholders.

**Jenny Haines**  
HR Business Partner



“Staff are excellent - very kind and considerate”

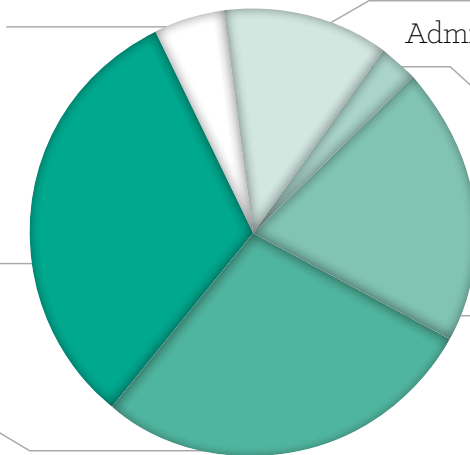


# Our Staff

**5%**  
Premises and Maintenance Team

**32%**  
Catering Staff

**28%**  
Laundry and Domestics



**12%**  
Management & Administrative staff based at our Head Office

**3%**  
Scheme based Managers

**20%**  
Carers

At 31st March 2015 we employed 117 members of full and part-time staff.

Both our annual staff turnover and sickness absence remains consistently below the industry average.

## 2014 Staff Survey

In March 2014 we completed the largest ever survey of our staff team – key results were:-

### The highest scoring positive areas:-

- Pride and motivation, with the majority of staff recommending the Association as a good place to work
- The Association is perceived by its employees as having a good reputation that strives to provide the best possible service to its customers
- The Association is considered to be generally well managed, where staff are encouraged to suggest new and better ways of doing things
- The staff newsletter is a good way of sharing information

### The key areas for improvement were identified as:-

- Communication between management and staff
- Employee Welfare and Benefits
- Workload and job pressure

# Tenant Services Team

Our Welfare & Support Officer, Elaine Beveridge, joined us in July 2014 and is responsible for providing support to our tenants and has overall responsibility for activities working closely with our Activities Co-ordinator, Lorna, and our tenants.

Elaine has spent time getting to know our tenants and has provided support on budgeting and bill payments, benefit entitlements, managing independent living to name a few.

The Eldon Tenants' Panel was formed in September 2014 and currently comprises 8 tenants from 5 schemes and is Chaired by Miss Ethel Dixon who retired as Tenant Member of the Association's Board of Management & Tenant Services Committee in September 2014.

The Panel have created and agreed their Terms of Reference and will meet annually with the Board of Management. They have discussed future entertainment and activities and agreed to support Operation Christmas Child with the filling of shoeboxes given to underprivileged children worldwide and to continue with the popular World's Biggest Coffee Morning for MacMillan Cancer Support.

The Panel will obtain feedback from tenants with regard to not only future events and 2016 charitable fundraising, but also management services which empowers them to influence changes going forward.

In February we were joined by a volunteer, Hodan, who is working with the Team to enhance the activities at our Croydon schemes. She is a busy Mother to 4 children and we appreciate her spending time with our tenants.

**Carleen Williamson**  
Housing Manager



"I am very happy and the staff are great"

"We are very happy tenants - thank you"



## Lettings 1st April 2014 – 31st March 2015

● 2014/15 ● 2013/14

### Number of lettings

63

34

### Source of Referrals

Direct Applications

15

7

Croydon Council/  
Social Services

31

15

Age UK

5

4

Internal Transfers

12

8

### Type of Accommodation

Extra Care

32

15

Flexible Care

12

10

Ordinary  
Sheltered

12

5

General Needs

7

4

### Void Achievements

Let within 4 weeks

48%

57%

Let within 5-10 weeks

41%

40%

Let over 11 weeks

11%

3%

In the year to 31st March 2015 the number of lettings increased from 34 to 63 following the completion in March 2014 of the new build flats at 30a Russell Hill and the Westdene redevelopment project plus an above average number of vacant flats at Lindsay Court.

The number of flats let within 4 weeks in 2014/2015 dropped to 48% compared to 57% the previous year. This reduction was due to delays in receiving appropriate Local Authority nominations, a lack of suitable applicants on our own waiting list and refurbishment/major repairs to three flats.

In order to improve on our void performance we have held an open day at Joan Nightingale House, publicised our services to other agencies and are working more closely with statutory services to attract more suitable referrals.

# Our Finances

## Balance Sheet as at 31st March 2015

	2015 £	2014 £
<b>Fixed Tangible Assets</b>		
Housing Properties	17,839,874	15,534,700
Less: Housing Association and other Grants	(5,888,396)	(5,683,888)
	<b>11,951,478</b>	<b>9,850,812</b>
Other Fixed Assets	797,743	780,340
	<b>12,749,221</b>	<b>10,631,152</b>
Investments	973,095	173,276
	<b>13,722,316</b>	<b>10,804,428</b>
<b>Current Assets</b>		
Debtors	440,218	633,663
PFI Finance Debtor due after more than one year	8,935,566	9,223,337
Cash at Bank and In Hand	1,669,530	508,878
	<b>11,045,314</b>	<b>10,365,878</b>
<b>Less Creditors</b>		
Amounts Falling Due Within One Year	(1,524,265)	(1,145,775)
Net Current Assets / (Liabilities)	9,521,049	9,220,103
<b>Total Assets Less Current Liabilities</b>	<b>23,243,365</b>	<b>20,024,531</b>
<b>Provision for Liabilities and Charges</b>		
Pension Fund Liability	106,000	64,000
<b>Creditors</b>		
Amounts Due After More Than One Year	16,566,744	16,516,151
<b>Capital and Reserves</b>		
Called Up Share Capital	137	115
Restricted Reserve	8,636	9,896
Revenue Reserve	6,561,848	3,434,369
	<b>23,243,365</b>	<b>20,024,531</b>

# Income and Expenditure Account

For the year ended 31st March 2015

	2015 £	2014 £
Turnover	4,785,824	4,438,828
Donation from Transfer of engagement	2,998,908	1,109,308
<b>Total turnover</b>	<b>7,784,732</b>	<b>5,548,136</b>
Operating costs	(3,907,256)	(3,682,337)
Impairment costs	-	(214,547)
<b>Total operating costs</b>	<b>(3,907,256)</b>	<b>(3,896,884)</b>
<b>Operating Surplus before donation</b>	<b>878,568</b>	<b>541,944</b>
<b>Operating Surplus after donation</b>	<b>3,877,476</b>	<b>1,651,252</b>
Dividend receivable	2,500	47,621
Interest receivable	23,880	13,464
Interest payable	(801,443)	(746,079)
<b>Surplus/ (Deficit) for the year before donation</b>	<b>103,505</b>	<b>(143,050)</b>
<b>Surplus for the year after donation</b>	<b>3,102,413**</b>	<b>966,258*</b>

\* The 2014 surplus includes a donation from the merger with The Little Black Bag Housing Association

\*\* The 2015 surplus includes donations from the mergers with Croydon Unitarian Housing Association and East Grinstead Housing Society.

Copies of the full Financial Statements are available upon request by calling 020 8655 6727.

“The place is really clean and fresh and the maintenance is carried out with skill and sense of humour”



# eldon housing

## Eldon Housing Association Ltd

(a Charitable Housing Association)

Registered Office

7 Banstead Road, Purley

Surrey CR8 3EB

t: 020 8668 9861

e: [info@eldonhousing.co.uk](mailto:info@eldonhousing.co.uk)

w: [www.eldonhousing.org](http://www.eldonhousing.org)

Registration Number: L3262

Industrial and Provident Society Number: 24341R

A Member of the National Housing Federation

Registered with the Care Quality Commission as a  
Domiciliary Care Agency

Accepted as a Charity for tax purposes by  
HM Revenue & Customs Number: XN64127

## Our Board

Alan Catterick, MCIH, MSME(USA) – *Chairman*

Leslie Clark, MCIH

Darren Eade, BA Hons, ACMA

Gerald Ellis, JP - *Deputy Chairman*

Ethel Dixon SRN, SCM - Retired September 2014

Martin P Doughty, BSc., MRICS

Dan Gower-Smith, Cmgr FCMI

Colleen Guy, MA., HRS

Maria Linford, RGN – Retired September 2014

Warren Myles, BA(Hons), MCIH

Eileen Nutting, MCIH

Aedola Oke, BSc, MBA, MCIH

Maurice Rumbold, - Resigned June 2014

David Scott

Kevin Wheeler, MA, MCIH

## Auditors

**Nexia Smith & Williamson  
Audit Limited**

25 Moorgate  
London EC2R 6AY

## Solicitors

**Batchelors Solicitors**

Charles House  
35 Widmore Road  
Bromley BR1 1RW

**Streeter Marshall**

74 High Street  
Croydon CR9 2UU

## Bankers

**AIB Capital Markets**

St Helens  
1 Undershaft  
London EC3A 8AB

**Barclays Bank PLC**

54 Lombard Street  
London EC3P 3AH

**Unity Trust Bank PLC**

Nine Brindleyplace  
Birmingham B1 2HB

The Association is committed to spirit and essence of the Code of Governance published by the National Housing Federation and complies with the Code in all material areas. The Association is compliant with the National Housing Federation's Code on Excellence in Standard of Conduct.